

United States Bankruptcy Court DISTRICT OF PUERTO RICO

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on December 3, 2004.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.  
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

SEE PAGE 2 FOR IMPORTANT EXPLANATIONS.

Addressee:	Case Number: 04-12277  Social Security/Taxpayer ID Nos.: SSN: xxx-xx-6351 EIN:
Debtor:  FLORES SANTOS, CARMELO PMB 493 BOX 4952 CAGUAS, PR 00726-4952	Joint Debtor:
Attorney for Debtor:  ROBERTO FIGUEROA CARRASQUILL PO BOX 193677 SAN JUAN, PR 00919-3677  Telephone Number: (787) 744-7699	Attorney for Joint Debtor:  Telephone Number:
Judge:  GERARDO A. CARLO	Bankruptcy Trustee:  JOSE RAMON CARRION MORALES PO BOX 9023884 SAN JUAN, PR 00902-3884  Telephone number: (787) 977-3535

MEETING OF CREDITORS  
January 13, 2005, 08:00 A.M., EDIF OCHOA C TANCA ESQ C COMERCIO PISO 1, ENTRADA POR C COMERCIO VIEJO SAN JUAN

DEADLINES:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

DEADLINE TO FILE A PROOF OF CLAIM:

For all creditors (except a governmental unit): April 13, 2005

For a governmental unit: June 1, 2005

Deadline to Object To Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

CONFIRMATION HEARING

A hearing on the confirmation of the plan will be held promptly after the 341 meeting.  
If objections are filed or anticipated, a confirmation hearing will be held on March 24, 2005 08:30 A.M.  
POST OFFICE & COURTHOUSE BLDG, COURTROOM 3, 300 RECINTO SUR, OLD SAN JUAN 00901

CREDITORS MAY NOT TAKE CERTAIN ACTIONS

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Address of the Bankruptcy Clerk's Office: US Post Office and Courthouse 1st Fl Ste 109 300 Recinto Sur Old San Juan, PR 00901	For the Court:  Clerk of the Bankruptcy Court: Celestino Matta-Mendez  3
Telephone number: (787) 977-6000	
Hours Open:	Date: December 8, 2004

Filing of  
Chapter 13  
Bankruptcy Case

A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on Page 1, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the

Creditors May  
Not Take  
Certain Actions

Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Meeting of  
Creditors

A meeting of creditors is scheduled for the date, time and location listed on Page 1. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Claims

A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on Page 1, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on Page 1.

Bankruptcy Clerk's  
Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on Page 1. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

---REFER TO PAGE 1 FOR IMPORTANT DEADLINES AND NOTICES---